DOCUMENT RESUME

ED 302 486 SO 019 589

AUTHOR Garza, Janet K. Weir
TITLE The Feminization of Poverty.
PUB DATE 88
NOTE 18p.
PUB TYPE Statistical Data (110) -- Reports - Research/Technical (143)

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Educational Status Comparison; *Females; Heads of Households; *Minority Groups; *Poverty; Research; *Salary Wage Differentials; Social Sciences; Statistical Surveys
IDENTIFIERS *Feminization of Poverty; Pink Collar Occupations

ABSTRACT

After the introduction defined poverty and the feminization of poverty, this paper cited U.S. Census data that includes earnings, family status, and education attained which were posited as major factors for the economic condition of women. The first section on earnings presented female-dominated occupations, such as secretaries, teachers, waitresses, and registered nurses, that characteristically had low salaries along with the salary distributions of white and minority women. The family status of women included divorced, widowed, separated, and single female heads of households, and the U.S. Bureau of Census statistics indicated that these households were rapidly increasing in black and hispanic households. In the final section, education attained, education and ethnicity, poverty level, and unemployment data are presented. Tables and a 25-item bibliography are included. (DJC)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED302486

THE FEMINIZATION OF POVERTY

by

Janet K. (Weir) Garza

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

JANET K. GARZA

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

X This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

Central Arizona College
1285 Avenida Ellena
Casa Grande, AZ 85222

SO 019 589

THE FEMINIZATION OF POVERTY*

by
Janet K. (Weir) Garza
Central Arizona College

In recent years American women have made tremendous advances in the professional fields, in management, as policy makers, and in general, being accepted as equals. In some areas, however, women have not gone forward but have receded deep into an abyss. One such abyss is poverty. Particularly in the last decade, poverty has become extremely feminized. Indications are overwhelming that the trend will continue.

Poverty has become feminized, i.e., composed primarily of women as opposed to men. Women over 14 years of age have been a significant portion of the American poor for years. Looking back only a decade to 1976, the figures of Bureau of the Census revealed that 66 percent, or two out of three of the 25 million American poor, were women. These statistics reflected a 39.7 percent increase from the previous seventeen years. (Data on poverty was first regularly recorded in the United States in 1959.) By 1986 the poverty level for women stabilized at nearly 62 percent (U.S. Dept. of Commerce, Money, 1987: 1,5). And for over a decade, this sixty percentile figure has continued to represent a "significant portion" of the American poor...women.

In addition, the vulnerability of this significant portion is even greater in specific composites, i.e., older women and non-White women. The females over 65, the older women, by 1985 accounted for 15.8 million or 13.9 percent of our entire population and represented 13.86 percent of all women (U.S. Dept. of Commerce, Statistical, 1987: 37). And 39.1 percent of these older women were poor (Ibid., 748). Recognize this 39.1 percent excluded the bag ladies who cannot be statically counted in a household study.

Compared with 1980 and 1975, respectively, the government data evidenced the existence of 14.2 million and 12.4 million elderly women. Nearly 43 percent of these women existed below the poverty threshold. (The percentage declined slightly by 1985 because a portion of women became eligible for Social Security in the early 1980s.) The number of these vulnerable elderly have increased. This increase is due to the fact that more women than men are born and females live about 12 years longer than men. Projections indicated there will be 40 million elderly females by the year 2050 (Schick, 1986: A1-7).

BEST COPY AVAILABLE

Commerce, Money, 1987: 1). For a family of for: in 1986, 32.4 million families had incomes less than $11,203 and fell into the classification of poverty. This 1986 $11,203 threshold may be compared to levels of $10,989 in 1985, $8,382 in 1980, and $5,500 in 1975.

Or for a single person, over 15 years old: in 1986 with income less than $5,572 qualified as poverty-stricken. The threshold in 1979 was $3,689 and $2,724 in 1975 (U.S. Dept. of Commerce, Statistical, 1987: 416). Senior citizens have their own base. The 1985 poverty level, for senior citizens was $5,156 compared with $5,569 for a single individual (U.S. Dept. of Commerce, Poverty, 1986: A-2).

Having defined and illustrated "poverty level," this paper proceeds to examine three major factors of poverty: earnings, family status, and education attained. Subsequently, each major factor is explored with attention to ethnic origin. This examination provides a window, of occurrence, trend and tempo, into the multifarious picture of our Nation's impoverished women.

EARNINGS

The earnings of women is the first primary factor to compare with the poverty level. Pay inequities are a major, perhaps the major, cause of the feminization of poverty. In general, this paper survives average salaries while focusing on the type of occupation and the pay inequity within that profession. The conclusion is that female-dominated positions are paid less than equivalently valued male jobs. Therefore women are initially handicapped salary-wise simply because of gender.

The women's saga on her selection of an occupation is long. Basically, due to formal and informal patterns, women traditionally dominate the jobs where the base salary is low. These vocations include receptionists, dental assistants, clerks, secretaries, child care workers, registered nurses, hairdressers, waitresses, elementary teachers, etc. as opposed to company presidents, architects, physicians, attorneys, dentists, engineers and similar professions with high base salaries.

1985 tabulations of the most popular jobs for women are shown in Table 1, "1985 Top Female-Dominated Occupations." In rank-order from the highest 25 percentages, the figures reflect the pattern of the female work force dominating the jobs which traditionally pay low wages. Included in the table, for comparison, is the percentage of female lawyers, 18.2.

TABLE 1

1985 TOP FEMALE-DOMINATED OCCUPATIONS

PERCENT OF FEMALES	NUMBER OF FEMALES (1,000)	OCCUPATION
99.0	168	Dental assistants
98.8	3,523	Pre & Kindergarten teachers
98.4	4,059	Secretaries
97.6	679	Receptionists
96.9	399	Child care workers
96.9	402	Practical nurses
96.2	1,006	Private household workers
95.8	550	Cleaners & servants
95.6	880	Typists
95.1	1,447	Registered nurses
93.6	379	Teacher's aides
93.0	484	Bank tellers
91.5	2,037	Bookkeepers, accounting, & auditing clerks
90.8	760	Textile sewing mach operators
90.7	353	Data entry keyers
90.3	2,503	Financial records process
90.1	1,257	Information clerks
89.9	707	Hairdressers
88.8	215	Telephone operators
88.0	223	Communication equip operators
87.0	201	Librarians
85.1	2,728	Administrative support
84.7	215	Archivists, curators
84.0	1,360	Elementary teachers
84.0	1,367	Waitresses
...		
18.2	671	Lawyers

Source: U.S. Department of Commerce. Statistical, 1987, 657.

Occupations

The pattern of lower base paying occupations ubiquitously held by women is illuminated when examined by ethnic origin. Hispanic women dominate the field as graders and agricultural workers, housekeepers, electrical assemblers, and sewing machine operators. Asians have the highest concentration in marine life workers, electrical assemblers, dressmakers and launderers, while Native American women are slotted as welfare aides, child care workers, teachers' aides, and forestry; Blacks lead as private

household workers, cooks, housekeepers, and welfare aides. Principally, Whites hold the positions of dental hygienists, secretaries, dental assistants, and occupational therapists (National Committee, 1987: 4).

Comparably, addressing this low-base-salary pattern by occupation maintains the same conclusion, i.e., women dominate jobs at the low end of the salary spectrum. Three examples of such positions are secretaries, elementary school teachers, and registered nurses. Secretaries are the third leading vocation for women. 98.4 percent of secretaries are female.

In 1986 secretaries annually grossed $11,000 to $15,000, i.e., $211.53 to $288.46 weekly (Wright, 1987: 587). (These 1986 wages reflect a mere doubling of salaries in sixteen years for secretaries. Their 1970 salaries ranged from $6,800 to $7,500. Many male employees have seen their profession triple in the past sixteen years). (Ibid., 712). Ethnically noting, in 1985, secretaries represented .4 percent Native Americans, Asians 1.0 percent, Hispanics 4.3 percent, Blacks 6.5 percent, and 87.8 percent Whites of the labor force (Shortridge, 1986: 48; U.S. Dept. of Commerce, Statistical,1987: 657).

Elementary teachers are another career where women traditionally earn a low remuneration. In 1985, the average weekly earning was $311, $16,172 annually, for the twenty-fourth leading occupation for women, which is 84.0 percent female. Regarding the popularity of the profession, elementary teachers tied with waitresses. Equal in popularity they may be but equal in wages they are not. Waitresses average about half of teachers' salaries. Waitresses' 1985 salary was $163 weekly (ranged $104 to $221 excluding tips) or $8,500 annually (Wright, 1987: 608). The racial analysis, three years ago, for these teachers was 84.7 Whites, 11.1 percent Blacks, 2.& percent Hispanics, 1.1 percent Asians, and .4 percent Native Americans (Ibid., 48; Ibid., 657).

Registered nurses, 95.1 percent females, is the final example of an arena where women dominate low-based-salary jobs. Culturally, these nurses are overwhelmingly Whites, 87.3 percent in 1985, while 6.8 percent were Blacks, 3.6 percent Asians, 2.0 Hispanics, and .3 percent Native Americans. Registered nurses are tenth on the 1985 list of female dominated occupations (U.S. Dept. of Commerce, Statistical, 1987: 657).

Even in 1981 registered nurses was a very popular vocation. Positionally it was first place in the top ten occupations for women but monetarily it was low. Weekly earnings averaged only $331, $17,212 annually. About that time an additional

discrimination became visible. Statistics disclosed that, unlike men with seniority in blue-collar jobs, the salaries of registered nurses did not increase correspondingly with their years of experience. After ten years of service their salaries usually peaked at $6,000 additional or $23,000 maximum (Shortridge, 1986: 51; Wright, 1987: 549). (Due to the law of supply and demand, the salaries of nurses has recently improved somewhat as the supply had lessened.)

The gender pattern for the type of occupation is indisputable. If the work that women do has mostly women in it, i.e, "women's work," the salary is traditionally lower. And if it is a job for "Blacks" and non-White women, the "low" is even less.

Pay equity

In addition to considering poverty by analyzing "womens' work," the concept of pay inequity must also be analyzed. There is, and historically has been, a significant earnings difference, a disparity, a gap, between the salary of American women and the salary of American men for the same job with each possessing similar skills, education, and experience. Our society has a dual wage structure.

Payroll records certify that the dual disparity existed since 1815 and likely before. Equally important, these records indicate the pay discrepancy bridged a huge difference of 28.2 to 67 percent. Women earned only 28.2 cents to 67 cents for every dollar earned by a male associate. Around 1955 this gap stabilized at sixty-five percent but dropped to sixty percent in 1981. The median, annual 1981 income of women, working full-time was $12,001 or 59.2 percent of men's $20,260 annual wage. Seven months ago the gap abated to seventy percent. In twenty three years the discrepancy narrowed slightly. Women, instead of earning only 60 cents compared to the White men's dollar, grossed nearly 70 cents ("Women Paid," 1987: 1).

The girth of the pay inequity slimmed moderately but the comparable worth issue, (same job, skills, education, experience) remains hardy. As recently as 1987 the salary of a female professor maximized at $30-40 thousand while the salary of a male professor topped $40 to 60 thousand. Similar comparisons can be made for all professions, i.e., elementary teachers, $20-30 for females versus $30-40 for males; dentists $20-30 for females and $60-100 thousand for men ("Income Comparisons," 1987: 3).

The picture of pay equity would be incomplete without the data viewing the median salary for non-White females. Within

this factor, the inequality escalates. Most often our society segregates non-White women into those occupations with the lowest of wages. This statement was confirmed by the National Committee on Pay Equity (NCPE). Their study, Pay Equity: an issue of race, ethnicity and sex, released February 1987, verified that occupations heavy with non-White women are the worst paid of any women.

Subsequently, this 1986 data indicated, for non-White females, an average, annual salary of $7,119 for child care workers (26.4 percent non-White), $8,778 as nursing aides (29.2 percent non-White), and maids $7,945 (35.5 percent non-White) (National Committee, 1987: 5). These $8,000 salaries were at a time when the poverty threshold for a family of four was $11,203 and were for a sector of the population practically predisposed to being single-heads of households.

The NCPE's study focused on the female-dominated occupation, child care workers. Their annual earning was $7,119. The report stated that if these ladies, with comparable skills and education, were paid at the same rate as White males, the women's salary would be $15,261. Black women, however, received only 56 cents for every dollar earned by White men and Hispanic women 53 cents. (National Committee, 1987: 1).

Recognize that a fairly compensated salary for female child care workers would be $4,000 over, not $4,000 under, the poverty level of $11,203. Further, this adjusted salary, which would be double their present wage, would make the difference between living in poverty and living decently for these families. The conclusion is these workers, often single head-of-households, earned less because of gender and race.

In 1980, this group of non-White women represented one out of five, about 20 percent, of all American females. Black women average 12 percent; Hispanics 6.29 percent; Asiaticas and Pacific Islanders 1.55 percent and Native Americans, Eskimos, and Aleut women .62 percent (Shortridge, 1986: 14-18). Accordingly, in 1986 one out of every five women represented 7.59 percent of the labor force. One out of every five workers were experiencing double salary discrimination, sex and race.

This salary discrimination, this earnings gap, this double wage standard, is not going to disappear. Rooted about 1815 pay inequity has long been a factor in the pocketbook of American women. The inequity continues to be a aggregate in spite of lengthy legislative attempts to equalize salaries. (For a historical and legislative recap see Weir, "Pay Equity.") Despite seventy-five years of endeavors, the salary reform

movement, generally, has made little process moving two steps forward and one step back.

Nine months ago there was a small step forward. The government reported that the difference in the male earned versus female earned wage was only 30 cents on the dollar. Economists reminded us that this narrowing trend is likely one of brief repetition of the 1900s and 1955. Further, they elaborated, the pace will be delicate. One wonders how tendentious is the current status.

Tendentious to the point that no one will forecast the omega of this inequitable phenomenon in our lifetimes (Smith, 1984: 73-77). But resolute enough that there are no plans from merchants to assist working women in their financial plight by indefinitely reducing retail prices 30 percent for the-lesser-paid working women. For women there seems to be no way out of the abyss of poverty; neither, legally, economically, nor by bargaining.

In addition, there is an abyssal albatross around the neck of many female employees. Unavoidable overcrowding in these pink-collar jobs has limited opportunities for advancement and held down wages. This phenomenon is revealed in the median weekly earnings of full-time, female workers for 1980 to 1985: $201 in 1980; $252 for 1983;$265 for 1984, and $277 in 1985 (U.S. Dept. of Commerce. Statistical: 1987, 680). The pay equity status is apparent as these figures disclosed, i.e., comparable men's salaries were $312, $378, $391, and $406 in 1985. That is a $129 gap between men and women's average weekly salaries in 1985. Looking back to 1981, 64 percent of all workers who earned only $7-10,000 were women. Unresolved, this disparity in earnings has caused a lack of buying power for women and in turn has contributed significantly to the feminization of poverty.

FAMILY STATUS

The second primary ingredient to examine in the feminization of poverty is family status. More specifically, how many women are not in a traditional family situation but are on their own, e.g., self-supporting. A 1987 United States report said there are many. The study provided insurmountable evidence that more women are living alone, marriage is not permanent, and the number of single female-headed households is increasing.

More women are living alone, i.e., divorced, widowed, single, or separated. The 1987 report on population characteristics stated: "About 12.9 million, or 61 percent, of the 21.1 million persons living alone were women." By 1986 the number of

single females had more than doubled the 1968 figure of 8,473,000 (U.S. Dept. of Commerce. Household, 1987: 1,3;1986: 6). Being single is certainly in vogue for women and gone is the shameful spinster era.

A 1985 Bureau of Census publication stated that for all women over 15 years of age, on an average, 18.2 percent are single, 2.6 percent are separated, 12.6 percent are widowed, 9.3 percent divorced. These figures accounted for 42.7 percent of all American women (U.S. Dept. of Commerce. Statistical, 1987: 44).

Or viewing these statistics from another prospective, the percentage of females without partners is definitely a trend. Table 2 shows the pattern for the ten years, 1975 to 1985. The total percentage of singles increased 13.4 percent, 26.7 to 40.1, during those years.

Table 2

PERCENTAGE OF THE POPULATION WITHOUT PARTNERS

Status	1975	1980	1985
single	11.0	17.1	18.2
widowed	10.1	7.2	12.6
divorced	5.6	7.6	9.3
total % of entire population	26.7	31.9	40.1

(U.S. Dept. of Commerce. Statistical, 1987: 44)

Abutting these figures was data from the Nation's census. The data evidenced that marriage is not permanent and indicated the number of self-supporting women will increase with many coming from the "once-married group." In 1985 divorced women accounted for 9.3 percent of all American females; these figures were up from 8.5 percent in 1981. Further, the 1981 percentage had doubled since 1970.

Examining the ethnical background of once-married group for the previous ten or fifteen years simply revealed their part in this occurrence. Blacks: from 1970 to 1985 1970 - 5.0 percent; 1975 - 7.5 percent; 1980 - 9.5 percent, and 1985 - 11.0 percent (U.S. Dept. of Commerce. Statistical, 1987: 44). The pattern for Hispanics is also similarly escalating: 1975 - 5.3 percent; 1980 - 7.6 percent, and 1985 - 8.0 percent (Fernandez, 1985: 2).

Finally, the census report evidenced the number of female-headed households, no spouse present, has increased gigantically.

The 1980 census established that one in ten of all families were female-headed (Shortridge, 1986: 91) which had increased to one in five by 1985. Clearly, more women are getting divorced, and more women are heading families.

Unfortunately, many of these female-headed families were begot from two impoverished parents, poor females and the self-supporting females. The result is these newly begotten families are usually more poverty stricken than their parental groups. The data articulates the trend: 1975; median income $6,844; poverty level for four $5,500; 32.5 percent of female-headed families were below the poverty level (U.S. Dept. of Commerce. Statistical, 1980; 773; Ibid., 1987: 737).

1980: median income $10,408; poverty level $7,412; 33.8 percent of female-headed households were poor (Ibid., 1984: 779). 1985; median income $13,000; poverty level $10,989; 34 percent were below the poverty level (U.S. Dept. of Commerce. Poverty, 1986: 1).

Minimum wage is presently another albatross around the neck of a female employee. In 1979 a salary of minimum wages could sustain a small family above poverty. Nine years later, this was impossible. Since January 1981 the minimum wage has not been adjusted for inflation. Currently, a full-time job, at minimum wage, is equal to only 61 percent of the poverty level for a family of four. In 1985 1.8 million female-headed households, with children under 6 years of age, represented 25 percent of all America's poor (Ibid, 8).

The plight of America's poor becomes tragic when one analyzes the number of poor families headed by non-White females. In 1980, one of every 1.67 female-headed households, below the poverty level, were Blacks or Hispanics. Viewing the Black experience, government data discloses that in 1985, 73 percent of Black female-headed families were poor (U.S. Commerce. Poverty, 1986: 6). These figures have spiraled upwards from 41 percent in only one year, which itself showed a net increase of 24 percent since 1976. The increasing poverty rate for female-headed household, via race,is reflected in Table 3.

TABLE 3

POVERTY RATES OF FEMALE-HEADED HOUSEHOLDS BY ETHNIC ORIGIN

Ethnic	1975	1980	1985
Hispanics	57.2%	54.5%	55.7%
	1,053	1,319	1,983
Blacks	54.3%	53.4%	53.2%
	4,168	4,984	5,342
Whites	29.4%	28.0%	29.8%
	4,577	4,940	5,990
All Races	37.5%	36.7%	37.6%
(all f-hh)	8,846	10,120	11,600

numbers & percentage compared to total fhh of that ethnic group
-numbers in thousands-
Source: U.S. Dept. of Commerce. Poverty, 1986: 13.

The 1984 facts regarding the money income of families disclosed discrepancies among females as well as males. Black female-headed families had a median income of $8,600, or 54 percent, compared to White female-headed families' $15,100; these were the wages when the poverty threshold for four was $10 408 (Ibid., 6).

Hispanic women have long had relatively low earnings. Their 1982 median wages were $6,700 which was about 62 percent of Hispanic men's salaries. Their salary averaged $ 4,733 or 27% of men's in 1980 (Fernandez, 1985: 5). While Asian women had a slightly higher wage in 1980 of $6,685 (Taeuber, 1987: 30- 31).

Being a female who is self-supporting, an increasing tendency, has a definite negative aspect ... potential poverty. The shackles of poverty have suppressed, specifically, the female heads-of-households and the quality of life she supplies. Their children, grandchildren, and great grandchildren can easily be locked into poverty because these mothers make only meager wages and cannot provide basic needs.

EDUCATION ATTAINED

The education of American women is the final primary factor this examination of the feminization of poverty considered. Obviously, the more education one acquires the more likely one will be employed and employed full-time. In addition, the higher the educational level the greater the opportunity to be employed in a position with a higher-base salary and additional career options. Clearly, the American system rewards educational attainment monetarily.

Conversely, our system generally punishes those possessing a low educational status. They are inflicted with unemployment and poverty or near poverty. Consequently, if the educational accomplishment of a woman is deficient, procurement of regular employment is very difficult.

Table 4, "Education Attainment for Females by Ethnic Origin, 1985," indicates many women, nearly sixty percent, do not complete high school. Examining these percentages by race shows that almost one in seven Hispanic females have less than five years of education. This is a revealing factor considering that more and more Hispanics are breaking tradition and divorcing.

TABLE 4

EDUCATION ATTAINMENT FOR FEMALES BY ETHNIC ORIGIN, 1985

	percent of population completing -			
Level of education	All races	Hispanics	Blacks	Whites
less than 5 yrs of education:	2.5%	13.4%	2.1%	2.1%
4 yrs of high school:	41.3%	29.5%	35.5%	42.4%
1-3 yr of college:	16.2%	10.6%	14.3%	16.3%
4 yr + of college:	16.0%	7.3%	11.0%	16.3%
Median years completed:	12.6	11.3	12.3	12.6

Source: U.S. Dept. of Commerce. Statistical, 1987: 198-199.

Government statistics support the correlations of low educational achievement and low income as well as more education and more income. Table 5 reviews the 1985 poverty level for females with regard to years of formal education completed.

TABLE 5

EDUCATIONAL ATTAINMENT & POVERTY LEVEL OF FEMALES,1985

	-- % of females below poverty level--			
Years of education completed	All races	Hispanic	Black	White
1-5	38.6%	(NA)	50.0%	35.7%
6-7	32.0%	36.2%#	43.5%	29.9%
8	25.2%	34.7%#	45.4%	22.3%
9-11	22.6%	30.2%#	44.0%	18.2%
12	11.5%	15.0%#	28.4%	9.4%
13+	6.0%	8.6%#	13.2%	5.2%

for male and females
Source: U.S. Dept. of Commerce. Statistical, 1987: 750.
Source: U.S. Dept. of Commerce. Poverty, 1986: 9.

The disaster of women not having a high school diploma is indicated by Table 6. It examines female-head-of-household, 1985 poverty level, and less than twelve years of education by ethnic background. For Hispanics the correlation is not unexpected knowing that only 29.5% of the women complete high school.

TABLE 6

LESS THAN 12 YEARS COMPLETED AND POVERTY, FEMALE, 1985
- poverty level for four, $ 10,989 -

APPROXIMATED	Hispanics	Blacks	Whites
median earnings:	$7,258	$9,099	$16,900
below poverty			
single:	32.8%	(NA)	(NA)
household head:	51.2%	app. 35%	app. 14.5%

Table 7 looks at the 1980 correlation for females unemployed and education attained, via race, supports the forgoing statements.

TABLE 7

UNEMPLOYED FEMALES AND EDUCATION ATTAINED, 1980

Education:	Hispanics	Blacks	Whites
Less than high school	15.4%	18.3%	10.4%
High school graduate	7.1%	12.7%	5.4%
Attended college	7.3%	9.8%	4.1%
College graduate	2.8%	3.1%	2.4%

Source: U.S. Dept. of Commission on Civil Rights, 1982: 43.

Analysis of these tables is that in 1985 over 50 percent of all poverty status female householders had not graduated from high school.

This above figure compared with 23 percent of all (male and female) family householders above poverty. For 1985, the poverty rate was 21 percent for all families whose head did not complete high school; 10 percent for those who completed high school, and 4 percent for those with one year or more of college education. Note that there are disparities for categories with the educated population. An example, for those with high school diploma, 8 percent of Whites had income below the poverty level, 15 percent for Hispanic families, but 25 percent for Black families (U.S. Dept. of Commerce. Poverty, 1986: 7).

CONCLUSION

What is the financial meaning of the increase in the number of American women who are single, the increase in the number of self-supporting women, the increase in the number of female-headed families, and the continued slotting of women in dead-end, low salary based jobs? What are the financial effects of women living longer, more women in the labor force, and women with a lack of education? What does the income gap of 30 percent (for Whites) mean in terms of the economical status of women, especially those one in five who increasingly head families? These facts mean that women, more so than men, are financially poor; it means that poverty is basically a misfortune of women, e.g., the women who live longer, get paid less, who are sole supporters, who cradle the future of America. Poverty has become, and will continue to be, feminized.

*coined by sociologist Diana Pearce in 1978.

THE FEMINIZATION OF POVERTY: BIBLIOGRAPHY

by
Janet K. (Weir) Garza
Central Arizona College

Edelman, Marian Wright.
1987 Families in Peril: An Agenda for Social Change. Cambridge: Harvard University Press.

Fernandez, Edward W. and Carmen DeNavas.
1985 Persons of Spanish Origin in the United States: March 1982. Bureau of the Census. Current Population Reports. Populations Characteristics. Series P-20, No. 396. Washington, DC: U.S. Government Printing Office.

"Income Comparisons."
1987 Alumni Census Report. University of Michigan:2-3.

Lekfowitz, Rochelle and Ann Withorn, editors.
1986 For Crying Out Loud: Women and Poverty in the United States. New York: The Pilgrim Press.

Lein, Laura.
1986 The Child Day Care Crisis in Texas: An Introduction to the Problem. Austin, Texas: United Way of Texas-Child Care Working Group.

National Committee on Pay Equity.
1987 Pay Equity: An Issue of Race, Ethnicity And Sex. Washington DC: National Committee on Pay Equity.

Schick, Frank L., editor.
1986 Statistical Handbook on Aging Americans. Phoenix: Oryx Press.

Shortridge, Barbara Gimla.
1986 Atlas of American Women. New York: MacMillan.

Smith, J.P.
1984 Women's Wages and Work in the Twentieth Century. Santa Monica, Calif.: The Rand Corporation.

Spencer, Gregory.
1984 Projections of the Populations of the United States, By Age, Sex, and Race: 1983 to 2080. U.S. Department of Commerce. Bureau of the Census. Current Populations Reports. Population Estimates and Projections. Series P-25, No. 952.

Taeuber, Cynthia M. and Victor Valdisera.
1987 Women in the American Economy. Bureau of the Census. Current Population Reports. Special Studies Series P-23, No. 146. Washington, DC: U.S. Government Printing Office.

U.S. Commission on Civil Rights.
1982 Unemployment and Underemployment Among Blacks, Hispanics, and Women. Clearing House Publication 74. Washington, DC: U.S. Government Printing Office(?).

U.S. Department of Commerce.
1987 The Hispanic Population in the United States: March 1986 and 1987 (Advance Report). Bureau of the Census. Washington, DC: U.S. Government Printing Office.

U.S. Department of Commerce.
1961 Historical Statistics of the United States, Colonial Times to 1957; a Statistical Abstract Supplement. Bureau of the Census. Washington, DC: U.S. Government Printing Office.

U.S. Department of Commerce.
1988 Households, Families, Marital Status, and Living
1987 Arrangements: 1987 (Advance Report). And 1986 (Advance Report. Bureau of the Census. Current Population Reports. Population Characteristics. Series P-20, No. 412. Washington, DC: U.S. Government Printing Office.

U.S. Department of Commerce.
1987 Martial Status and Living Arrangements: March 1986. Bureau of the Census. Current Population Reports. Population Characteristic. Series P-20, No. 418.

U.S. Department of Commerce.
1987 Money Income of Households, Families, and Persons in the United States: 1986 (Advance Report). Bureau of the Census. Current Population. Consumer Income. Series P-60. Washington, DC: U.S. Government Printing Office.

U.S. Department of Commerce.
1986 Poverty in the United States 1985. Bureau of the Census. Current Population Reports. Consumer Income Series. Series P-60, No. 158. Washington DC: U.S. Government Printing Office.

U.S. Department of Commerce.
1987 1984 1980 Statistical Abstract of the United States. Bureau of the Census. Washington DC: U.S. Government Printing Office.

U.S. Department of Labor.
1983 Time of Change. Women's Bureau. Washington, DC: U.S. Printing Office.

Weir, Janet K. (Garza).
1987 "Pay Equity: the Earning Gap Continues." Paper presented at the meeting of American Association of Women in Community and Junior Colleges. Honolulu. August 1987.

Weitzman, Lenore J.
1985 The Divorce Revolution: The Unexpected Social and Economic Consequences for Women and Children in America. New York: The Free Press.

Willborn, Steven L.
1986 A Comparable Worth Primer. Lexington, Mass.: Lexington Books.

"Women Paid 70 cents for Men's $1."
1987 Casa Grande Dispatch (AZ). September 3.

Wright, John W.
1987 The American Almanac of Jobs and Salaries. New York: Avon.